



Communications

P.O. Box, CH-8022 Zurich
Telephone +41 58 631 00 00
communications@snb.ch

Berne, 21 November 2025

Second roundtable on cash

On 21 November 2025, the Federal Finance Administration (FFA) and the Swiss National Bank (SNB) held the second roundtable on the topic of cash. Various issues relating to access to and acceptance of cash were discussed with representatives of the parties involved in the cash cycle. ‘The principles on adequate access to cash’ were also presented, along with initial thoughts on an initiative to optimise the access network throughout the Swiss financial centre. The aim of the cash roundtable is to debate with all stakeholders the changes observed in the cash cycle and their possible consequences. Around 50 representatives of the federal government, the SNB, banks, cash-in-transit operators, retailers, service providers (e.g. Swiss Post and SBB) as well as business and consumer associations took part in the second roundtable. In a series of presentations and discussions, the participants examined national and international developments in the use of cash, the supply and distribution of cash, and access to cash, and put forward their positions and observations.

Popularity remains high while usage, acceptance and access are in decline

A large proportion of the general public would like cash to continue to be available as a means of payment. However, a trend is emerging across most of Europe as well as in Switzerland of a move away from cash towards cashless payments. In 2017, over 70% of payments at a physical point of sale in Switzerland were settled in cash, whereas last year the figure was a mere 30%. SNB surveys indicate that people are still largely free to choose between different payment methods in everyday life, but cash has become less widely accepted over the last two years, for instance in retail, arts and entertainment, and public transport. The number of ATMs, bank counters and post offices has also declined in recent years.



Press release

Group of experts on access to cash

Antoine Martin, Vice Chairman of the SNB's Governing Board, presented 'The principles on adequate access to cash' (see attachment). These were drawn up by the group of experts on access to cash, which is chaired by the SNB and started its work in spring 2024.

These guiding principles for operators of the cash infrastructure aim to ensure that access to cash is maintained even though usage is decreasing and that any uncoordinated reduction in cash infrastructure is avoided.

The group of experts is therefore addressing the question of how the cash access network can be further developed. SIX and Swiss Post have taken up the group's findings and created a concept study to consider shared use of cash access points by several providers (pooling). The SNB offers its expertise and coordinates communication between the parties involved.

Acceptance of cash in public transport

A further topic addressed was the acceptance of cash in public transport. The public transport sector is assuming that, in the longer term, up to 90% of travellers will obtain their ticket digitally. At the same time, there will be fewer options to pay by cash. However, as a public service, transport must be open to everyone. The federal government and the transport companies are aware of this responsibility, as they demonstrated at the roundtable. The public transport sector is working on pragmatic solutions so that travellers who do not have a smartphone or credit card can also use public transport.

Joint efforts

Coordinated action is necessary to ensure that cash continues to be available to the public as a method of payment in the future. The cash roundtable encourages exchange between all stakeholders. The SNB is carrying out more frequent and more comprehensive surveys in order to identify developments in the cash domain at an early stage, and the group of experts is reviewing alignment with the principles on adequate access to cash mentioned above. SIX and Swiss Post are considering operational efficiency improvements through shared use of access points by several providers. Pragmatic solutions to cash acceptance are being sought for public transport. In parallel with these measures, regulatory proposals in Europe are being monitored to understand their impact on the supply and distribution as well as the acceptance of cash.

Why a roundtable?

The cash roundtable stems from a Federal Council mandate instructing the Federal Department of Finance (FDF), within the framework of its report 'The acceptance of cash in Switzerland' (see press release of 9 December 2022), to establish an institutionalised exchange among all those involved in cash payments. The first cash roundtable took place on 31 October 2023.